

PAUL F. AMORUSO C.P.C.U.

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SUMMARY

Senior executive with more than 30 years experience in all aspects of operations and management with special expertise in the insurance industry.

**PROFESSIONAL
EXPERIENCE:**

Paul F Amoruso CPCU and Swift Brook Associates, Mattapoissett, MA
(2001-Present)

Consulting

Provide consulting services to businesses on insurance issues. Clients include, Trust Group Inc., Yorkshire Ltd. and multiple law firms.

- Provide business guidance and litigation management for Trust Group Inc.
- Testify at trials as to accepted insurance practices in both State and Federal Courts see www.insuranceoperations.com
- Provide insight on claim issues to law firms.
- Provide workers compensation case management evaluations.
- Evaluate insurance company procedures.
- Provide guidance for proper claims handling practices.
- Establish Swift Brook Associates to work on insurance related issues of the Property Casualty and Health Care Industry see www.swiftbrookassociates.com
- Insurance Company conduct review for State of Vermont
- Respond to issues concerning insurance companies and insurance agents

Ladd Financial Group, Inc. West Springfield, MA (2000-2001)

Vice President Claims

Reorganized the Claims Department of New England Fidelity Insurance Company.

- Established subrogation department creating revenues almost overnight.
- Established automobile appraisal review program.
- Establish universal claims handling procedures for claims investigation, denials and review procedures.
- Created personal and commercial property training program for staff.
- Setup mandatory reserve review system of all open files.
- Setup medical bill review on usual and customary basis with outside contractor.
- Established authority levels for paying and denying claims.

TRUST GROUP, Inc., Taunton, MA (1989-1999)

Senior Vice President, Trust Integrity

Formed Trust Integrity to market fraud control and resource subrogation recovery outside the parent Trust Group Inc. Proposed fraud control program to the United States Department of Human Services (Medicare Integrity Program). Established fraud controls for all of Trust's affiliate companies and submitted business plan to market services to other companies.

- Established Underwriting audit procedures.
- Established agency audit fraud procedures and personally led audit team
- Recruited and organized various components of Trust Integrity.
- Setup fraud control protocol for Medicare audit proposal.
- Organized and generated a \$50 million proposal for Medicare Integrity Program.
- Investigated fraud concerning medical providers, putting several out of business.

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Senior Vice President Trust Group

Recruited to launch Trust Group's, Trust Insurance Company, growing it from forty automobile insurance policies to over 225,000 in nine years.

- Expanded from a Massachusetts automobile insurance carrier to a full line commercial and homeowner, multi-state insurance company.
- Technical source for the development of initial computer system to process company's insurance business.
- Wrote personal manual and setup personal policies.
- Setup and administered Underwriting operations.
- Designed and supervised all support functions for company administrative needs.
- Setup call center using ACD and CMS to handle 5,000-7,000 telephone calls daily and channel workflow to proper area of responsibility.
- Established a central administrative support group for all departments eliminating duplication.
- Led technical development for new Windows based claims computer system.
- Worked on Executive Team in the purchase and procurement of new business and licensing issues.
- Led process improvement initiative for all departments.

Senior Vice President Claims, Trust Insurance

Built claims department from one person in 1989 to 12 direct reports and a claims staff of over 250

- Established and wrote claims manual for uniform claim handling.
- Established handling guidelines for proper disposition of claims.
- Created medical bill review program.
- Developed criteria and established proper number of case assignments for claims handlers.
- Established payment authority criteria.
- Established initial and follow up reserve guideline procedures.
- Established uniform reserve review on all open files on a periodic basis.
- Established procedural complaint review process to assure management involvement.
- Established appraisal guidelines and review program for physical damage claims.
- Setup and organized Commercial claims department.
- Established and personally directed training program for entry and advanced claims staff.
- Established homeowner appraisal unit cutting appraisal cost 80%.
- Personally administered commercial and property loss program including running training program.
- Established fraud control and subrogation procedures that led Massachusetts in subrogation recovery.
- Setup and administered litigation unit with strict cost controls combining flat fee billing and litigation control while achieving over 95% defense verdicts.
- Developed national salvage program and automated total loss evaluation system.
- Senior hands on technical person for insurance processes.

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LIBERTY MUTUAL INSURANCE COMPANY, Boston, MA
Claims Manager

(1969-1989)

- Managed expansion of office from one of the smallest to the thirteenth largest Responsible for administration, Automobile first and third party (standard and non-standard) Workers Compensation, Homeowners, and Commercial including Property, Motor Cargo, Pollution, and Liability.
- Worked on New England Division team for Workers Compensation case handling.
- Established call center group for the processing of new claims.
- Established one of the first specialized fraud units.
- Member of Risk Management Team charged with evaluating risk and modifying potential losses.

Home Office Products Examiner

- Primary examiner for all flammable fabrics cases in United States.
- Six state responsibility for all litigation and claims issues over Branch authority (Oklahoma, Colorado, Arkansas, Kentucky, Iowa and Minnesota) Automobile, Commercial, Products.
- Handled Personal and Commercial Automobile, Products and General Liability

Casualty Claims Adjuster

- Handled, Personal and Commercial Automobile, Worker's Compensation, Motor Cargo and Crime.
- Served as Property and Commercial Property Specialist
- Served as Worker's Compensation Hearing Representative.
- As Litigation Adjuster, Homeowners and Commercial Property Appraiser and Adjuster, worked on three casualty disaster teams in Florida, Kentucky and Connecticut.

EDUCATION: *PROVIDENCE COLLEGE*, Providence, Rhode Island 1969
 BA, Social Studies

PROFESSIONAL: Chartered Property Casualty Underwriter C.P.C.U 1980
 Vale Tech Blairsville Pennsylvania Property Appraiser 1972
 Commonwealth Automobile Reinsures (CAR) 1991-1998
 Automobile Insurer's Bureau (AIB) 1992-1998
 Board of Directors Trust Group 1992-1998
 Licensed Massachusetts Property Casualty Insurance Agent
 for Personal and Commercial Lines of Insurance
 Licensed Public Adjuster
 Instructor at The Saval Insurance Education Center at The Massachusetts Insurance Library



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Case List

Cases with deposition or trial testimony in last 5 years

Michael Desantis vs. Imperial Causality Providence Superior Votta and Votta, Providence RI. (**Trial testimony**)

Whipple Vs Metropolitan Property and Casualty Massachusetts Superior The Office of Vincent P. Cahalane, Brocton MA (**Deposition**)

Rebello vs. Allstate Massachusetts Superior The Law Offices of Brian Cuna, Fall River MA. (**Trial testimony**)

Mongeon vs. Arbella Massachusetts Superior Mc Gowan and Assoc, Norwell MA. (**Trial testimony**)

Crossman vs. MMG, Inc. Superior Court Miller Faignant & Behrens, Rutland VT. (**Deposition**)

Wilson vs. Nationwide, Rhode Island Federal Court Early Ludwick Sweeney Strause, New Haven CT. (**Deposition**)

Batista vs. Quincy Mutual Superior Court Lawrence Goldberg, Warwick RI (**Trial testimony**)

Lava vs. Hartford Insurance NY Federal District CT Anderson Kill Olick NY, NY (**Deposition**)

Streamline vs. Hartford Insurance NY Federal District CT Anderson Kill Olick NY, NY (**Deposition**)

Dsgood vs. One Beacon Law Offices of Daniel G. Lilley Cumberland Superior Court Portland, Maine (**Deposition**)

auptman vs. St Paul, Barnstable Superior, Baker Abrahams Boston MA (**Trial testimony**)

/asafa Inc vs. Pilgrim Insurance Law office Peter Slepchuck, Springfield Superior, Springfield, MA (**Trial and Deposition**)

Estate of Austin v Globe Ins Superior CT Indianapolis Indian Hansen Law (**Deposition**)

Penske v Federal Insurance Co, US Dist Tampa Burton Schulte Weekley Hoeler McLaughlin & Beytin Tampa, FL. (**Deposition**)

illy vs. Acaida Law Offices of Daniel G. Lilley Cumberland Maine Superior Court Portland, Maine (**Trial and Deposition**)

Mc Gann v Southern County Mutual, Dellecker Wilson King McKenna Ruffier, Orlando Superior Ct Orlando, FL (**Deposition**)

Kevin Hardiman v Premier Insurance, Suffolk Superior Ct. Gerald F. Mackin Jr. Esq. Weymouth MA (**Deposition**)

Ianice Bagley Perkins v Champlain Casualty of VT, Van Dorn & Curtis, PLLC Oxford NH. Superior Court Concord New Hampshire (**Deposition**)

Ianet Shafer v Metropolitan Life Law offices of James Riley Walpole, MA Cambridge, Superior Court Massachusetts **Trial testimony**)

Bruce R. Aslanian v National Grange Mutual Insurance Co. Bourgeois, Dresser, White, & Beard, Worcester Superior Court Massachusetts (**Deposition**)

Union Mill v Mughmaw, Melick, Porter & Shea, Boston MA Aron Alacon New Hampshire Superior Court (**Deposition**)

Rovner v One Beacon William Crane Esq. Pownel Maine Superior Ct. Maine (**Deposition**)

Hanover Insurance v Claims America, Gibbs & Burton, Spartanburg SC, American Arbitration Association (**Arbitration Testimony**)

Zimmer v Travelers, Brick Gentry Bowers Swartz Stoltze Levis, Des Moines Iowa, Federal District Court, Iowa **Trial testimony**)

Dattilo v Arbella Insurance Company Krindler and Krindler, Boston MA, Middlesex Superior Court, Massachusetts (**Trial Testimony**)

Centerpoint Properties v Silver Spoon, Ohrenberger Associates, Situate MA, Quincy District Court, Massachusetts (**Trial Testimony**)

S.C.S. v Utica Mutual Insurance Co., Halloran & Sage, Hartford Connecticut United States District Court of Connecticut **Deposition**)

King v Kentucky Farm Bureau Insurance Companies Gess Mattingly & Atchison. PC. Lexington Kentucky 36th Judicial District Court (**Deposition**)

California Insurance Co. v. Valentine Law offices of Grandville Templeton, Baltimore Maryland United States District Court for Maryland (**Deposition**)

Premier Entertainment Biloxi v James River Ins Co. Balch & Bingham LLP Gulfport Mississippi Us District Court for Southern District of Mississippi. (**Deposition**)

Rodriguez, et al V Pilgrim Insurance Company, Law offices of Kenneth M Diesenhof Brocton Massachusetts, Brocton District Court (**Trial and Deposition**)

Myrick v. Stone Insurance Agency, Law offices of Michael J. Auger, Hartford Superior Court Connecticut (**Deposition and Trial**)

Mayall v Commerce Insurance Company, Conn, Kavanaugh; Cambridge Superior Court Boston Massachusetts (**Trial testimony**)

Scotts v Liberty Mutual Insurance, United States Southern District Court for Ohio, Jones Day Columbus Ohio (**Deposition**)

Reliastar v Certain Reinsurers, Bilzin, Sumberg Baena & Pierce Miami Florida (**Deposition and Arbitration testimony**)

Auger v Stone Law Office of Michael Auger, Farmington CT Connecticut Superior (**Trial, Deposition**)

Ortiz v Arbella Insurance Co Law Offices of Peter Flynn Lowell Massachusetts Superior Court (**Trial testimony**)

Pasquale v Commerce Insurance Gay and Gay Taunton Massachusetts Superior Court (**Trial testimony**)

Gephardt and Smith v Maryland Port Authority Baltimore Superior Court Gephardt and Smith (**Trial and Deposition**)

Dak Island V Lexington Insurance Co., Schnade, Attorneys Philadelphia, PA, Louisiana, Federal Court (**Deposition**)

Milcox v State of Connecticut, Hassatt and George Hartford Superior Court (**Trial testimony**)

Rodgers et al V Certain Underwriters at Lloyds Vann Law Offices North Carolina Superior Court (**Deposition**)

In the last 35 years I have testified in Bridgeport Federal, Providence Federal and Boston Federal and State Courts in Connecticut, Massachusetts and Rhode Island more than 20 times as the person most knowledgeable all for Liberty Mutual Insurance Company or Trust Insurance Company. I do not remember the names of the cases only what the issues were.